



A Guide to Your CalPERS

Service Credit Purchase Options

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888 CalPERS (or 888-225-7377)
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PUB 12: SUPPLEMENTAL INFORMATION

*Appends the CalPERS member publication **A Guide to Your CalPERS Service Credit Purchase Options**, CalPERS Publication 12, dated June 2012*

We have implemented new guidelines for purchasing certain service credit types that require you to use our Service Credit Cost Estimator, an online tool that helps you plan for retirement by estimating your service credit purchase cost.

The new guidelines apply to:

- Additional Retirement Service Credit (ARSC) only through 12/31/12*
- Military Service (Military)
- Redeposit of Withdrawn Contributions (Redeposit)
- Service Prior to Membership (SPM)

*Please note that effective January 1, 2013, ARSC is being eliminated as a service credit purchase option, due to pension reform legislation. Only ARSC requests received in a CalPERS office on or before December 31, 2012, will be processed.

The new guidelines require you to go to our website, access the Service Credit Cost Estimator to generate and print an estimate, and select a link to access the appropriate request form. **You must print out, complete, and submit the form along with your printed estimate to CalPERS.**

Follow these steps to obtain an estimate and the request form:

- Visit the home page of the CalPERS website at www.calpers.ca.gov.
- Select "Service Credit Cost Estimator" from the Quick Links menu.
- Complete a cost estimate for the service credit type you wish to purchase.
- On the results page, print out your service credit cost estimate.
- On the results page, select the link to the Service Credit Cost Request form.
- Complete the form and mail it to CalPERS along with the printed cost estimate.

The ARSC, Military, Redeposit, and SPM request forms are no longer available for download from our online Forms & Publications Center. **CalPERS will not accept a cost request for these four types of service credit purchase that is not accompanied by a completed service credit cost estimate.**

This new process will save you time as you plan for retirement. It will also enable our staff to provide you with the highest quality customer service. If you do not have a computer at home, you may contact your employer, visit a CalPERS Regional Office, or visit your local library for use of their computers.

Effective Date: September 3, 2012

INTRODUCTION

Each year, CalPERS provides you with an Annual Member Statement containing information about your CalPERS years of service and member contributions. It's important to review this statement, since your service credit is an important component in determining your future retirement benefits. There may be ways you can increase the amount of your CalPERS service credit. Perhaps you want to redeposit contributions you previously withdrew or make new contributions for eligible service you performed in the past for which you did not receive service credit.

This publication describes various types of CalPERS service credit you may be eligible to purchase, and helps you determine whether the increase in your future retirement benefits is worth the cost. After reading it, you will know whether you may be eligible for a particular service credit type and what process you need to follow to request cost information and elect the purchase.

We encourage you to submit your request to purchase service credit at least one year **before you retire** in order to ensure that we include your purchase in your retirement benefit calculations.

This is especially important if you are requesting to redeposit funds previously withdrawn from CalPERS to re-establish your membership and to coordinate a concurrent retirement date with one or more reciprocal retirement systems. For more information about reciprocity, review the CalPERS publication *When You Change Retirement Systems*.

Requesting a Service Credit Purchase

In most cases, you must request your service credit purchase cost information **before** you retire. Be sure to do so early in your retirement planning process.

Retirement vs.**Leave Time Credit**

Service credit for retirement purposes may differ from the service credit used by your employer for accrual of leave time. If you have questions, check with your Personnel Office.

UNDERSTANDING SERVICE CREDIT

You earn CalPERS service credit for work with a CalPERS-covered employer. It accumulates on a fiscal year basis (July 1 through June 30), and is one of the factors CalPERS uses to calculate your future retirement benefits.

Your retirement benefit is based on:

- Your years of service
- Your age at retirement
- Your final compensation (your highest salary averaged over one or three consecutive years, depending on your employer's contract).

To earn a full year of service credit during a fiscal year, in general you must work at least:

- Hourly pay employees – 1,720 hours
- Daily pay employees – 215 days
- Monthly pay employees – 10 months full time

Service Credit Purchase Eligibility

To see if you're eligible to purchase service credit, you need to check your CalPERS Annual Member Statement against your own employment records. Statements are prepared each fall based on data we receive from your employer. They report your service credit and employment information through June 30 of each year. You can also view your Annual Member Statement on the CalPERS website or contact us to request a copy.

You may be eligible to purchase service credit for a period during which you withdrew contributions, were a temporary employee, were in the military, or took a leave of absence. You should also review the service credit purchase types described in this publication to see if any of these options apply to you.

Active Members

If you are currently employed by a CalPERS-covered employer, you are eligible to make a service credit purchase. This eligibility applies to State employees, classified school employees, and employees of cities, counties, and public agencies that contract with CalPERS.

Inactive Members

If you are no longer working for a CalPERS-covered employer, but have service credit on account at CalPERS, you are also eligible to make a purchase. Inactive members can purchase only certain types of service credit. See each option section for specific eligibility.

Retired Members

If you are a CalPERS retiree, there are certain types of service credit you can purchase. See each option section for specific eligibility.

Reciprocal System Members

If you are a former CalPERS member who is an active member of another California retirement system that can be “linked” to CalPERS at retirement, you are eligible to redeposit previously withdrawn CalPERS contributions and re-establish your CalPERS membership. Retirement systems that have reciprocity with CalPERS are listed on page 40.

You must make the election to purchase service credit prior to your retirement with both systems. Otherwise, your monthly retirement allowance payments may be delayed several months while your membership is being re-established with CalPERS.

Optional Members

If you are an elected or appointed official or a legislative employee who exercises the option of becoming a CalPERS member, you are eligible to purchase service credit.

Alternate Retirement Program (ARP) Participants

If you are enrolled in ARP on or after August 11, 2004, because you are a new, first time State miscellaneous or industrial employee, you are a member of CalPERS. As such, you are eligible to purchase most types of service credit (unless otherwise specified) provided in this publication, whether or not you are a current or former ARP participant. See Additional Retirement Service Credit (ARSC) and Military Service for specific eligibility guidelines.

Service Credit Purchase Types

CalPERS offers a variety of service credit purchase types as described in this publication. However, there are some limitations as to who is eligible for each. Please review the appropriate section for additional information and to see whether you qualify.

Additional Retirement Service Credit

- Currently in compensated employment with a CalPERS-covered employer
- Have at least five years of earned CalPERS service credit
- Can purchase from one to five years of service credit—in whole year increments.

Alternate Retirement Program (ARP) Service

- Were a new State miscellaneous or industrial employee hired on or after August 11, 2004
- Have reached the conclusion of your three-month ARP election period
- Did not elect to convert your ARP time to CalPERS service credit
- Received a distribution of ARP funds after separating from State service but prior to your three-month election period
- While being maintained by DPA, a portion of your ARP funds were distributed to a former spouse or domestic partner.

California National Guard

- Elect CalPERS membership as a California National Guard member
- Currently serving in the California National Guard.

Second Tier Service

This publication does not include information for State employees interested in converting second tier service to the first tier. If you need this information, contact us to request a **Second Tier Conversion Election Package**.

Layoff, Prior Service & Optional Member Service

- Laid off by a CalPERS-covered employer that contracts for the layoff benefit (you must have been a full-time employee laid off on or after January 1, 1981)
- Worked for your employer before it contracted with CalPERS or before a contract exclusion was removed
- Served as an elected or appointed official or legislative employee.

Leave of Absence

- For maternity or paternity
- For a job-related injury or illness (temporary disability)
- To further your education
- To work for a government agency, college, university, or nonprofit organization
- For a sabbatical
- For your own serious illness
- For a military leave of absence (See Military Service).

Military Service

- Served in active military duty prior to your CalPERS membership
- While a CalPERS member, took a leave of absence to serve on active military duty.

Peace Corps, AmeriCorps*VISTA, or AmeriCorps Service

- Served as a volunteer in the Peace Corps, AmeriCorps VISTA (Volunteers in Service to America), or AmeriCorps.

Redeposit of Withdrawn Contributions

- Withdrew your CalPERS retirement contributions
- Contributions were removed from a member account due to a community property settlement and were refunded.

Service Prior to Membership

- Worked for a CalPERS-covered employer before you became a CalPERS member (e.g., seasonal, temporary, or part-time employee)
- Worked for a federal or State employer under the Comprehensive Employment and Training Act (CETA) from 1973 to 1982
- Worked in a fellowship program.

PURCHASING SERVICE CREDIT

Service Credit Purchase Costs & Processing Time

Cost is determined using formulas that are established by law which can differ depending on your type of membership (State, school, or public agency) and the service credit you're requesting. You'll find more specific information on cost in each section.

Since service credit purchases can be costly, you can use the Service Credit Cost Estimator on the CalPERS website to get an idea of the cost for Additional Retirement Service Credit; Redeposit; Maternity/Paternity and Sabbatical Leaves; Military; Peace Corps, AmeriCorps*VISTA, or AmeriCorps; Service Prior to Membership; and Alternate Retirement Program service credit purchases.

CalPERS processes purchase requests on a first-in, first-out basis, giving special consideration to those members who are already retired or in the process of retiring.

Requesting a Service Credit Purchase

In most cases, you must request your service credit purchase cost information **before** you retire. Be sure to do so early in your retirement planning process.

We encourage you to submit your service credit request at least one year prior to your retirement date. In order for us to include your purchased service credit in your retirement benefit calculation, we must first complete the processing of your service credit purchase election and all required documents.

Your Service Credit Purchase Decision

Only **you** can decide whether the increase to your future benefits is worth the cost of your purchase. You may want to attend a CalPERS member education class to find out more. Register online using the CalPERS Education Center or check with a CalPERS Regional Office for dates and locations. You can also use the Retirement Planning Calculator on the CalPERS website to see how additional service could impact your future retirement benefits.

Payment Options

You can choose to pay for service credit in one of four ways:

Lump Sum Payment

You pay the entire amount at one time.

Installment Payments

You can make payments for up to 180 months. Interest continues to accrue until the entire amount is paid.

Service With Another Retirement System

You cannot purchase service credit in CalPERS if you have already received credit for it in another public retirement system.

Your Documentation

If you select a payment option that includes a lump sum or partial payment, that payment — and any documentation required — needs to be returned at the same time as your signed election document.

Partial Lump Sum Payment with Installment Payments

You pay an initial lump sum and spread out payments on the remaining balance. Interest continues to accrue until the entire amount is paid.

Plan-to-Plan Transfer or Rollover

You may be eligible to make a lump sum or partial lump sum payment through a rollover or “in service” plan-to-plan transfer from certain qualified retirement plans and IRA accounts. More detailed information, including specific plan types, will be provided to you along with your election to purchase service credit.

Additional details on payment options, pre-tax vs. after-tax payments, and interest rates will be sent to you with your cost information and election document.

Other Information

If you decide to make installment payments and retire before the entire amount is paid, CalPERS will automatically continue deductions from your monthly retirement allowance (on an after-tax basis), unless you make other payment arrangements.

Service credit purchases have tax implications that need to be taken into consideration. For more information about taxes, contact the IRS, the Franchise Tax Board or a tax advisor. You can obtain a free copy of “*Pension and Annuity Income*,” IRS Publication 575, by calling toll-free, (800) 829-1040, or visiting their web site at www.irs.ustreas.gov. Contact the Franchise Tax Board by calling toll free, (800) 852-5711 or visit their web site at www.ftb.ca.gov.

Visit the CalPERS website for additional information regarding service credit purchases.

Steps for Making a Service Credit Purchase

CalPERS Review

When CalPERS receives your completed request form, we will:

- **Review your request.** If your form is incomplete, we will mail a copy of it back to you along with a new form to complete and return to CalPERS.
- If you are **not** eligible, we will send you a letter of explanation.
- If you **are** eligible, we will calculate the cost and mail your service credit purchase packet to you.

Your Final Decision

When you receive the service credit purchase packet, you need to:

- **Choose the payment option** that is right for you.
- **Complete and sign** the election document.
- **Make a copy** for your records, and mail the original to CalPERS.

ADDITIONAL RETIREMENT SERVICE CREDIT (ARSC)

Active CalPERS members can purchase from one to five years of service credit that can be used toward retirement. This is called Additional Retirement Service Credit (Air Time or Non-Qualified Service). **This credit is not based on actual employment, so it cannot be used to qualify you for retirement, health or dental benefits vesting.**

Who Is Eligible?

You can purchase Additional Retirement Service Credit if you:

- Are in compensated employment with a CalPERS-covered employer (active member)
- Have at least five years of earned CalPERS service credit.

Alternate Retirement Program (ARP) service does not count toward the five years of earned CalPERS service credit unless you elect to transfer your ARP funds to CalPERS during your 47th to 49th month ARP election or elect to purchase the service credit based on a present-value calculation after your election period.

You cannot purchase Additional Retirement Service Credit if you are:

- Retired
- An inactive CalPERS member.

What's Required?

- You must purchase the available one to five years of service credit in whole year increments.
- Only one service credit purchase election can be accepted, even if you choose to elect less than five years.
- Your request form must include a printed copy of a service credit cost estimate from the online Service Credit Cost Estimator on our website.

What's the Cost?

CalPERS determines the cost to purchase this service credit using the “present value” method, which is based on your highest monthly full-time pay rate and an average of any special compensation (for example, uniform allowance, holiday pay, longevity pay, etc.) your employer reports to CalPERS. This present value method provides CalPERS with the best estimate of the potential future final compensation figure that may be used at retirement for calculating your retirement benefit. We look at the projected retirement benefit increase you may receive from this additional service credit at retirement and then convert that to a lump sum cost in today's dollars.

Determining the increase to your future benefits involves a number of actuarial assumptions, including projected age at retirement, life expectancy, salary inflation, and the assumed rate of return on investments. These assumptions are the same assumptions we use to ensure that all our benefits are adequately funded.

ARSC Request Form

This CalPERS publication does not include the form required to request an Additional Retirement Service Credit purchase. You can find the form — as well as more information on this purchase option — on the CalPERS On-Line website at www.calpers.ca.gov.

Your Future Retirement Benefits

We encourage you to use our online Retirement Planning Calculator to compare retirement estimates with and without a purchase of Additional Retirement Service Credit. You can then see how a purchase would impact your future benefits.

CalPERS updates the actuarial tables used in this process as needed due to existing benefit changes, new benefits mandated by law, or changes in assumptions to reflect our current best estimate of future outcomes based on the most recent experience study.

Note that your election to purchase service credit is irrevocable. Once we process your election to purchase service credit, any future changes to the assumptions will not affect the cost of your service credit purchase.

You can use our online Service Credit Cost Estimator to get an estimate of the cost of purchasing this service.

What's Next?

The documents you need to make an Additional Retirement Service Credit purchase are available only on the CalPERS website. You will need to visit the site to get the request form and to complete a cost estimate.

Step 1

Calculate and print a copy of your service credit purchase cost estimate using our online Service Credit Cost Estimator. You'll also need to print a copy of the required *Request for Service Credit Cost Information — Additional Retirement Service Credit* request form, which is available in the online Forms and Publications Center.

Step 2

Complete the request form indicating the number of years of Additional Retirement Service Credit you want to purchase. Mark only one check box in this area. Attach a copy of your ARSC cost estimate that you completed on our website.

Step 3

Make a copy of your request form, along with your online service credit purchase estimate calculation for your records. Mail the originals to CalPERS at the address shown on the form.

ALTERNATE RETIREMENT PROGRAM (ARP) SERVICE

If you are a first-time State miscellaneous or industrial employee hired on or after August 11, 2004, you were automatically enrolled in ARP (administered by the Department of Personnel Administration's Savings Plus Program) during your first two years of employment. During this time, you do not receive service credit toward your future retirement benefit from CalPERS.

You have a one-time opportunity to transfer the funds in your ARP account to CalPERS and convert the actual amount of time you worked during your two years of ARP participation to CalPERS service credit. You make this decision during a three-month election period starting on the first day of the 47th month following your enrollment date in ARP and ending on the last day of the 49th month. For more information on the ARP process, read the CalPERS publication, *A Guide to CalPERS Alternate Retirement Program*.

If you do not elect to convert your ARP time to CalPERS service credit at that time, you may then be eligible to purchase this service credit following the conclusion of your three-month election period.

If you previously separated prior to your three-month election period and received a distribution of your ARP contributions from DPA, you may be eligible to purchase that ARP time as well.

Because the purchase of this service credit may be costly, you should consider it carefully.

If your ARP funds were distributed to a former spouse or domestic partner following a community property settlement agreement while maintained by DPA, you may be eligible to redeposit these funds plus interest into your CalPERS account.

Who Is Eligible?

You can purchase your unconverted ARP service at any time after the conclusion of your three-month ARP election period but prior to your retirement date.

You cannot purchase this service credit if you have already elected to convert your ARP time to CalPERS service credit or if you are retired.

What's Required?

You will need your CalPERS Annual Member Statement to determine how much unconverted ARP time you have. The Annual Member Statement lists your CalPERS service credit earned for each employer. Your eligible ARP time is listed along with your CalPERS service credit.

ARP Service Request Form

This CalPERS publication does not include the form to request a purchase of unconverted Alternate Retirement Program service. You can find the form—and information on this purchase option—on the CalPERS website at www.calpers.ca.gov.

You must purchase all unconverted ARP time for which you are eligible, based on the actual amount of time worked during your two years of ARP participation. You cannot purchase partial service credit or only purchase service credit for a specific employment period.

What's the Cost?

CalPERS determines the cost to purchase this service credit using the “present value” method, which is based on your highest monthly full-time pay rate and an average of any special compensation (for example, uniform allowance, holiday pay, longevity pay, etc.) your employer reports to CalPERS. This present value method provides CalPERS with the best estimate of the potential future final compensation figure that may be used at retirement for calculating your retirement benefit. We look at the projected retirement benefit increase you may receive from this additional service credit at retirement and then convert that to a lump sum cost in today's dollars.

Determining the increase to your future benefits involves a number of actuarial assumptions, including projected age at retirement, life expectancy, salary inflation, and the assumed rate of return on investments. These assumptions are the same assumptions we use to ensure that all our benefits are adequately funded.

CalPERS updates the actuarial tables used in this process as needed due to existing benefit changes, new benefits mandated by law, or changes in assumptions to reflect our current best estimate of future outcomes based on the most recent experience study.

Note that your election to purchase service credit is irrevocable. Once we process your election to purchase service credit, any future changes to the assumptions will not affect the cost of your service credit purchase.

You can use our online Service Credit Cost Estimator to get an estimate of the cost of purchasing this service.

What's Next?

The documents you need to make an Alternate Retirement Program Service purchase are available only on the CalPERS website.

Step 1

Complete Section 1 of the Request form:

- Fill in your current mailing information.
- If we have provided cost information to you in the past for this type of service credit purchase, check the “Yes” box and indicate the date your request was submitted.
- If you have submitted a retirement application, check the “Yes” box and indicate your planned retirement date.
- If you are a member of a public retirement system in California other than CalPERS, check the “Yes” box and write in the name of the system.

Complete Section 2 of the Request Form

List all periods of CalPERS-covered employment during your first two years of CalPERS membership.

Complete Section 3 of the Request Form

Sign and date the request form.

Step 2

Submit the completed request form to CalPERS. Be sure to make a copy for your records, and mail the original to the CalPERS address listed on the form.

Note: The *Request for Service Credit Cost Information — Alternate Retirement Program Service* is **not** the form you use to elect to convert your ARP time to CalPERS service credit during your three-month election as defined period in Sections 20908(a) and 20908(c) of the Government Code. The *Alternate Retirement Program Payout Selection* form will be mailed to you prior to the 47th month following your enrollment date in ARP. If you haven't received your form or have any questions, please call the Savings Plus Program at (866) 566-4777 to speak to a Customer Service Representative.

CALIFORNIA NATIONAL GUARD MILITARY SERVICE CREDIT

If you are currently serving in the California National Guard you may be able to purchase this time as CalPERS service.

Who Is Eligible?

You can purchase National Guard military service credit if you:

- Have elected membership in CalPERS as a California National Guard member
- Are currently serving in the California National Guard.

You cannot purchase National Guard military service credit if:

- You have retired from the California National Guard
- The time you served in the California National Guard is with a state other than California.

What's the Cost?

CalPERS determines the cost to purchase this service credit using the “present value” method, which is based on your highest monthly full-time pay rate and an average of any special compensation (for example, uniform allowance, holiday pay, longevity pay, etc.) your employer reports to CalPERS. This present value method provides CalPERS with the best estimate of the potential future final compensation figure that may be used at retirement for calculating your retirement benefit. We look at the projected retirement benefit increase you may receive from this additional service credit at retirement and then convert that to a lump sum cost in today's dollars.

Determining the increase to your future benefits involves a number of actuarial assumptions, including projected age at retirement, life expectancy, salary inflation, and the assumed rate of return on investments. These assumptions are the same assumptions we use to ensure that all our benefits are adequately funded.

CalPERS updates the actuarial tables used in this process as needed due to existing benefit changes, new benefits mandated by law, or changes in assumptions to reflect our current best estimate of future outcomes based on the most recent experience study.

Note that your election to purchase service credit is irrevocable. Once we process your election to purchase service credit, any future changes to the assumptions will not affect the cost of your service credit purchase.

What's Next?

Complete Sections 1, 2, and 3 of the *Request for Service Credit Cost Information – California National Guard Military* form. Send your request form to the Military Department for completion of Sections 4, 5, and 6. Obtain from the Military Department copies of your National Guard service documents. Submit the completed request form to CalPERS along with your supporting military documentation (for example, a copy of your DD 214, National Guard Retirement Points History Statement, etc.).

Military Department
9800 Goethe Road
Sacramento, CA 95826-9101



Request for Service Credit Cost Information — California National Guard Military

888 CalPERS (or 888-225-7377) • TTY (877) 249-7442

Name of Member (Last Name, First Name, Middle Initial)

Social Security Number or CalPERS ID

Section 1

If we have provided cost information to you in the past for this type of service credit purchase, check the Yes box and indicate the date you submitted your request. If you have submitted a retirement application, check the Yes box and indicate your planned retirement date.

About You

()
Former Name (if applicable) Daytime Phone

Mailing Address

City State ZIP Code Current Employer

Have you requested this cost information before? ☐ No ☐ Yes Requested Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes Retirement Date (mm/dd/yyyy)

Are you currently in the California National Guard? ☐ No ☐ Yes

Are you a member of a public retirement system in California other than CalPERS? ☐ No ☐ Yes

Name of System

Section 2

List your California National Guard service dates (and type of discharge, if applicable).

Attach additional pages as needed.

California National Guard Military Service Dates (attach certification)

From (mm/dd/yyyy) To (mm/dd/yyyy) Type of Discharge

Section 3

Sign and date the request form. Make a copy for your records.

Attach a copy of your military documents.

Member Certification

I hereby certify that the above information is true and correct.

Member Signature

Date (mm/dd/yyyy)

Section 4

To be completed by the Military Department for service while under Title 10 and/or Title 32.

Attach additional pages as needed.

Title 10 and Title 32 Service

From (mm/dd/yyyy) To (mm/dd/yyyy) Type of Discharge

Put your name and Social Security number or CalPERS ID at the top of every page

Your Name

Social Security Number or CalPERS ID

Section 5

Emergency State Active Duty Service

To be completed by the Military Department for service while under Emergency State Active Duty (ESAD).

From (mm/dd/yyyy) To (mm/dd/yyyy) Type of Discharge

Attach additional pages as needed.

Section 6

Statement & Signature of Certifying Officer

To be completed by the Certifying Office with the Military Department.

I hereby certify that the above information is true and correct.

Signature Title Date (mm/dd/yyyy)

Return this request form and National Guard service documentation to the member. The member will submit the request to CalPERS.

() ()
Printed Name Daytime Phone Fax

Mail to:

CalPERS Customer Account Services Division • P.O. Box 4000, Sacramento, California 95812-4000

LAYOFF, PRIOR SERVICE & OPTIONAL MEMBER SERVICE

This section describes service credit options for layoff (time spent away from work as a result of a formal layoff); prior service (time worked for an employer before it contracted with CalPERS or the contract included this option); and optional member service (time spent working in certain exempt, appointed, or elected positions).

Who Is Eligible?

You can purchase service credit for layoff, prior service, or optional member service if:

- You are (or elect to become, if eligible) a CalPERS member.

You cannot purchase service credit if:

- Your agency did not contract for this option
- You are retired.

What's Required?

Layoff

Time spent away from work as a result of a formal layoff action.

- You must be an active or inactive CalPERS member
- You must have been laid off from a CalPERS-covered public agency employer that had this option in their contract
- You must have been a full-time employee prior to being laid off
- The layoff period must have been on or **after** January 1, 1981
- You must have returned to full-time, CalPERS-covered employment with the layoff employer within 12 months of being laid off
- You must currently be active with the layoff employer
- You must elect to purchase this service within three years of returning to work or within three years of the effective date your employer adds this option to their contract
- You must redeposit any contributions you withdrew during the layoff, plus interest
- You can purchase a maximum of one year for each layoff period.

Prior Service

Time worked for an employer before they contracted with CalPERS (or before the contract included this option).

- You must be an active or inactive CalPERS member
- There is no maximum amount of time for which you can receive credit
- If you worked for a CalPERS-covered employer:
 - The agency must have contracted for this option
 - Limitations or restrictions vary by agency (i.e., some agencies can require you be employed on the effective date of the contract). Check with your Personnel Office.

Service Prior to Membership

If your service occurred after your employer's contract date with CalPERS but prior to your CalPERS membership date, refer to the section "Service Prior to Membership, CETA, and Fellowship Service."

What's An Optional Member?

An optional member can be a State employee who was appointed by the Governor, Lieutenant Governor, Attorney General, Controller, Secretary of State, Treasurer, or Superintendent of Public Instruction and is exempt from civil service.

Some officials elected or appointed to a fixed term of office with a city or county are also optional members, including city attorneys and elected or appointed School and contracting agency officials. Eligibility is generally determined by the term-of-office dates.

An employee of the California State Senate or Assembly who is paid from funds controlled by either body is an optional member.

Optional Member Service

Time spent working in certain exempt, appointed, or elected positions that allow employees the option of joining CalPERS.

- You must be an optional member on the date you request your cost information, and you must elect CalPERS membership at the same time. (If you formerly held an optional position and are now a CalPERS member, you can also purchase your former service. See Service Prior to Membership for more information.)
- There is no limitation on the amount of time that you can purchase.

What's the Cost?

Layoff

You must pay the contributions due for the period during which you were laid off, plus interest, compounded annually to the date you make your purchase. The cost is based on your pay rate and the contribution rate on the date you returned to employment. Interest is calculated from the date you return through the date you make the purchase.

Prior Service

This benefit depends on the specific terms of your employer's contract with CalPERS. Depending on the contract, you could be:

- Credited at no cost with all of the service credit you would have earned
- Credited at no cost with some of the service credit you would have earned, and be given the option to purchase the rest, based on your pay rate and the contribution rate on the date you became a member (after the service was rendered), plus interest, compounded annually to the date you make your purchase
- Given the option to purchase the service credit you would have earned, based on your pay rate and the contribution rate on the date you became a member (after the service was rendered), plus interest, compounded annually to the date you make your purchase.

Optional Member Service

The cost calculation is based on your pay rate and contribution rate on the date you became a member (after the service was rendered), plus interest, compounded annually to the date you make your purchase.

What's Next?

Gather your employment history information for the period during your layoff, prior service, or optional member service.

Step 1

Complete Section 1 of the Request form:

- Fill in your current mailing information.
- If we have provided cost information to you in the past for this type of service credit purchase, check the "Yes" box and indicate the date your request was submitted.
- If you have submitted a retirement application, check the "Yes" box and indicate your planned retirement date.
- If you are a member of a public retirement system in California other than CalPERS, check the "Yes" box and write in the name of the system.

Complete Section 2 of the Request Form

List your employment information.

Complete Section 3 of the Request Form

Sign and date the request form.

Step 2

Give the request form to the agency that employed you at the time of your layoff, prior service, or optional member service to complete the appropriate employer certification. For Layoff only, it is not necessary for the employer to complete Section 5, "Member Detailed Employment History." When the employer returns the form to you, continue to Step 3.

Step 3

Submit the completed request form. Be sure to make a copy for your records, and mail the original to CalPERS using the address shown on the form.



Request for Service Credit Cost Information — Layoff, Prior Service & Optional Member Service

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

Name of Member (Last Name, First Name, Middle Initial)

Social Security Number or CalPERS ID

Section 1

To ensure that you are using the correct form, review the instructions for both this section and the Service Prior to Membership section.

About You

()
Former Name (if applicable) Daytime Phone

Mailing Address

City State ZIP Code Current Employer

Have you requested this cost information before? ☐ No ☐ Yes Requested Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes Retirement Date (mm/dd/yyyy)

Are you a member of a public retirement system in California other than CalPERS? ☐ No ☐ Yes

Name of System

Section 2

List information about the employer you worked for at the time of your layoff, prior service, or optional member service.

Employment Information

Employment From (mm/dd/yyyy) Employment To (mm/dd/yyyy) Employer

Type of Credit ☐ Layoff ☐ Prior Service ☐ Optional Member Service

Employment From (mm/dd/yyyy) Employment To (mm/dd/yyyy) Employer

Type of Credit ☐ Layoff ☐ Prior Service ☐ Optional Member Service

Employment From (mm/dd/yyyy) Employment To (mm/dd/yyyy) Employer

Type of Credit ☐ Layoff ☐ Prior Service ☐ Optional Member Service

Employment From (mm/dd/yyyy) Employment To (mm/dd/yyyy) Employer

Section 3

Give this form to the employer you worked for at the time of your layoff, prior service, or optional member service for completion of Sections 4, 5, and 6 before returning to CalPERS.

Member Certification

I hereby certify that the above information is true and correct.

Member Signature Date (mm/dd/yyyy)

This form continues on page 2.

Your Name

Social Security Number or CalPERS ID

Section 4

For Layoff, list the dates the member was laid off work.

For Prior Service, complete the detailed history for the employment dates and time worked.
Note: For the member to be eligible, the employment period must be prior to the employer's CalPERS contract date.

For Optional Member Service, complete the questions on the optional period, as well as the detailed history.

Employer Certification (To be completed by the employer at the time of the member's Layoff, Prior Service, or Optional Member Service.)

Member Layoff History

Date From (mm/dd/yyyy)

Date To (mm/dd/yyyy)

For Layoff only, skip Section 5 and go to Section 6.

Member Prior Service History

Did your agency have a local retirement system (prior to CalPERS contract)? ☐ No ☐ Yes

Was this member a participant of the local retirement system? ☐ No ☐ Yes

Did the member withdraw these funds? ☐ No ☐ Yes

Service Time

Amount Withdrawn

Withdrawal Date

Plan Type: ☐ Defined Benefit ☐ Defined Contribution

Optional Member Service

Was this position filled by an election or appointment to a fixed term of office? ☐ Election ☐ Appointment

Position Title

Was compensation paid considered a salary? (Expense reimbursement is not a salary.) ☐ No ☐ Yes

Section 5

Be sure to include employment dates, pay rate, time worked, and earnings for the optional period.

Member Detailed Employment History

Employment From (mm/dd/yyyy)

Employment To (mm/dd/yyyy)

Time Worked (hour/days)

Earnings

Employment From (mm/dd/yyyy)

Employment To (mm/dd/yyyy)

Time Worked (hour/days)

Earnings

Employment From (mm/dd/yyyy)

Employment To (mm/dd/yyyy)

Time Worked (hour/days)

Earnings

Employment From (mm/dd/yyyy)

Employment To (mm/dd/yyyy)

Time Worked (hour/days)

Earnings

Employment From (mm/dd/yyyy)

Employment To (mm/dd/yyyy)

Time Worked (hour/days)

Earnings

Employment From (mm/dd/yyyy)

Employment To (mm/dd/yyyy)

Time Worked (hour/days)

Earnings

Section 6

If the member performed service for the State of California or California State University, employer certification is not required.

Employer: Please return the completed form to the member.

Statement & Signature of Personnel or Payroll Officer

I hereby certify that the above information is true and correct. I understand that this provides CalPERS with the information it needs to determine and apply all appropriate service credits, and that there is a potential for employer liability if this certification results in a change to the member's employment history record in the CalPERS system.

Employer Signature

Title

Date (mm/dd/yyyy)

Printed Name

Daytime Phone

FAX

Mail to:

CalPERS Customer Account Services Division • P.O. Box 4000, Sacramento, California 95812-4000

LEAVE OF ABSENCE

A leave of absence is time during which your employer authorized you to be absent from some or all of your duties. This may be time you took for a maternity or paternity, temporary disability, educational, service, sabbatical, or serious illness leave. To be eligible to purchase service credit for this time, you must have returned to CalPERS-covered employment after your leave of absence.

By law, some service leaves of absence are not eligible for CalPERS service credit, even if the employer gives prior approval.

Who Is Eligible?

You may be able to purchase service credit for a leave of absence if:

- You are an active or inactive CalPERS member. (With the exception of maternity/paternity, temporary disability leave, and serious illness leave, which are available to all members, eligibility depends on type of leave and employer contract.)

You cannot purchase service credit for a leave of absence if:

- The leave was not approved by your employer
- You retired prior to your request to purchase service credit.

What's Required?

Maternity/Paternity Leave

Time off after the birth or adoption of a child.

- You must return to CalPERS-covered employment at the end of the approved leave, and remain in the CalPERS-covered employment at least the same amount of time
- You can purchase up to 12 months per leave
- You cannot purchase additional service if you have **already** earned a full year of credit (10 full-time months) during that fiscal year (July 1 through June 30).

Temporary Disability Leave

Time off while receiving temporary disability payments because of a job-related injury or illness.

- You must either return to CalPERS-covered employment or immediately retire after your leave of absence (you must request cost information **prior** to retirement).
- There is no limit to the amount of time you can purchase
- You have requested to purchase this service credit prior to retirement.

Educational Leave of Absence

Time off to pursue higher education.

- You must be a State, University of California, or California State University employee both before and on your return from the leave
- You can purchase a maximum of two years' service credit (even if the combined total of your educational leaves exceeds two years).

Service Leave

Time off to serve with a college or university; a local, State, federal, or foreign government agency; or certain nonprofit organizations.

- You must be an active or inactive CalPERS member
- You can purchase a maximum of two years' credit for **each** service leave
- You must return to CalPERS-covered employment with the employer from which the leave was granted, or immediately retire after your leave of absence. If the leave was from a California State University, the employer you return to could include any campus within the CSU system. (You must request cost information **prior** to retirement.)

Sabbatical Leave

A partially compensated leave of absence from CalPERS-covered employment.

- You must be an active or inactive CalPERS member
- There is no maximum time you can purchase
- You must return to CalPERS-covered employment after your leave of absence.

Serious Illness Leave of Absence

Employer-approved uncompensated leave of absence because of a serious illness.

- You must be an active or inactive CalPERS member
- Your employer must certify you were approved for a leave because of your own serious illness
- You must return to active service with a CalPERS-covered employer following the leave
- There is no maximum time you can purchase.

What's the Cost?

CalPERS determines the cost to purchase Maternity/Paternity, Educational, Service, Sabbatical and Serious Illness Leaves using the “present value” method, which is based on your highest monthly full-time pay rate and an average of any special compensation (for example, uniform allowance, holiday pay, longevity pay, etc.) your employer reports to CalPERS. This present value method provides CalPERS with the best estimate of the potential future final compensation figure that may be used at retirement for calculating your retirement benefit. We look at the projected retirement benefit increase you may receive from this additional service credit at retirement and then convert that to a lump sum cost in today's dollars.

Determining the increase to your future benefits involves a number of actuarial assumptions, including projected age at retirement, life expectancy, salary inflation, and the assumed rate of return on investments. These assumptions are the same assumptions we use to ensure that all our benefits are adequately funded.

CalPERS updates the actuarial tables used in this process as needed due to existing benefit changes, new benefits mandated by law, or changes in assumptions to reflect our current best estimate of future outcomes based on the most recent experience study.

Note that your election to purchase service credit is irrevocable. Once we process your election to purchase service credit, any future changes to the assumptions will not affect the cost of your service credit purchase.

You can use our online Service Credit Cost Estimator to get an estimate of the cost of purchasing Maternity/Paternity and Sabbatical Leaves.

Temporary Disability Leave

The cost is based on your pay rate and contribution rate when you return from your leave, or the day prior to your leave if you immediately retire. The CalPERS interest is calculated from this date through the date you make the purchase.

What's Next?

Gather your employment history information for the time prior to your leave. Fill out Page 1 of the form according to the steps for requesting service credit cost information. For temporary disability leaves, the employer will then forward the form to the compensation carrier that provided you temporary disability benefits for completion of Sections 5 and 6.

Step 1

Complete Section 1 of the Request form:

- Fill in your current mailing information.
- If we have provided cost information to you in the past for this type of service credit purchase, check the “Yes” box and indicate the date your request was submitted.
- If you have submitted a retirement application, check the “Yes” box and indicate your planned retirement date.
- If you are a member of a public retirement system in California other than CalPERS, check the “Yes” box and write in the name of the system.

Complete Section 2 of the Request Form

Provide information about the employer that granted you the leave and indicate dates and type of leave.

Complete Section 3 of the Request Form

Sign and date the request form.

If your leave of absence was with the State or with a California State University and was for Maternity/Paternity, Sabbatical, or Temporary Disability, go directly to Step 3. Otherwise, continue to Step 2.

Step 2

Give the form to the employer that granted you the leave to complete Section 4.

(For Temporary Disability, also forward the form to the compensation carrier for completion of Sections 5 and 6.)

Step 3

Submit the completed request form to CalPERS. Be sure to make a copy for your records and mail the original to CalPERS using the address shown on the form.



Request for Service Credit Cost Information— Leave of Absence

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

Name of Member (Last Name, First Name, Middle Initial)

Social Security Number or CalPERS ID

Section 1

About You

Former Name (if applicable) () Daytime Phone

Mailing Address

City

State

ZIP Code

Current Employer

Have you requested this cost information before? ☐ No ☐ Yes

Requested Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes

Retirement Date (mm/dd/yyyy)

Are you a member of a public retirement system in California other than CalPERS? ☐ No ☐ Yes

Name of System

Section 2

Employment Information

List the name and address
of the employer that
granted the leave.

Employer

Address

List the dates and select
the type of leave for each
period requested.

City

State

ZIP Code

Type of Leave (Select one that applies to the dates below):

☐ Maternity/Paternity

☐ Temporary Disability

☐ Sabbatical

☐ Educational

☐ Serious Illness*

☐ Service

Dates of Leave From (mm/dd/yyyy) To (mm/dd/yyyy)

Type of Leave (Select one that applies to the dates below):

☐ Maternity/Paternity

☐ Temporary Disability

☐ Sabbatical

☐ Educational

☐ Serious Illness*

☐ Service

Dates of Leave From (mm/dd/yyyy) To (mm/dd/yyyy)

Type of Leave (Select one that applies to the dates below):

☐ Maternity/Paternity

☐ Temporary Disability

☐ Sabbatical

☐ Educational

☐ Serious Illness*

☐ Service

Dates of Leave From (mm/dd/yyyy) To (mm/dd/yyyy)

* "Serious Illness" is an employer-approved uncompensated leave of absence granted for the member's own serious illness.

Section 3

Member Certification

The above information in Section 2 is true to the best of my knowledge.

Member Signature

Date (mm/dd/yyyy)

Next Step: For all types of leave, give the form to the employer that granted the leave to complete Section 4 of this request form.

Note: For Temporary Disability leave, the employer must complete Section 4 and also route the form to the member's Workers' Compensation carrier to complete Sections 5 and 6.

Your Name

Social Security Number or CalPERS ID

Section 4

Dates and type of leave in this section must be completed by the employer independently of what the member reports in Section 2.

Leave of Absence Certification (to be completed by employer)

Type of Leave (Select one that applies to the dates below):

☐ Maternity/Paternity

☐ Temporary Disability

☐ Sabbatical

☐ Educational

☐ Serious Illness*

☐ Service

Dates of Leave From (mm/dd/yyyy)

To (mm/dd/yyyy)

Type of Leave (Select one that applies to the dates below):

☐ Maternity/Paternity

☐ Temporary Disability

☐ Sabbatical

☐ Educational

☐ Serious Illness*

☐ Service

Dates of Leave From (mm/dd/yyyy)

To (mm/dd/yyyy)

Type of Leave (Select one that applies to the dates below):

☐ Maternity/Paternity

☐ Temporary Disability

☐ Sabbatical

☐ Educational

☐ Serious Illness*

☐ Service

Dates of Leave From (mm/dd/yyyy)

To (mm/dd/yyyy)

* "Serious Illness" is an employer-approved uncompensated leave of absence granted for the member's own serious illness.

Employer: Return the completed form to the member or, for temporary disability leave, forward it to the member's Workers' Compensation carrier (see Section 5).

I hereby certify that the above information is true and correct. I understand this provides CalPERS with the information it needs to determine and apply all appropriate service credits, and that there is a potential for employer liability if CalPERS changes the member's employment history as a result of this certification.

Employer Signature

Title

Date (mm/dd/yyyy)

Printed Name

Daytime Phone

FAX

Section 5

To be completed by the Workers' Compensation carrier that provides temporary disability benefits.

If the member had more than one temporary disability leave period, provide claim numbers and dates for each.

Temporary Disability Leave of Absence Certification

Workers' Compensation Carrier Information

Name of Employer's Disability Carrier

Carrier's Address

Carrier's Phone Number

Employee's Claim Number

Beginning Date of Temporary Disability Payments (mm/dd/yyyy)

Ending Date of Payments (mm/dd/yyyy)

Effective Date of Permanent Disability Rating

Was there a settlement by Compromise and Release? ☐ No ☐ Yes If yes, you must provide a copy to CalPERS.

Section 6

Please return this request form to the member.

Signature of Authorized Workers' Compensation Carrier Representative

I hereby certify that the above information is true and correct.

Carrier Representative Signature

Date (mm/dd/yyyy)

Printed Name

Title

Mail to:

CalPERS Customer Account Services Division • P.O. Box 4000, Sacramento, California 95812-4000

MILITARY SERVICE CREDIT

If you are a CalPERS member who served in the military you may be able to purchase this time as CalPERS service.

If you are a current or retired CalPERS member through employment with the State, University of California, or California State University, or if you are a current, former, or retired member of a CalPERS-covered school or public agency employer that contracts for this option, you may be eligible to purchase a **maximum** of four years of active duty military service credit. Because purchase of this service credit may be costly, you should consider it carefully. You can use the online Service Credit Cost Estimator on our website to get an estimate of the cost and see how this additional service credit could impact your future retirement benefits. **Please note:** Military service credit cannot be used to qualify you for retirement, health, or dental benefits vesting.

Who Is Eligible?

You can purchase military service credit if you're a current or retired:

- State or school CalPERS member (see exceptions below)
- Public agency member whose employer contracts for this option.

You cannot purchase military service credit if you:

- Receive military retirement pay based on 20 years' active military service
- Are employed as a safety member with the Los Angeles Community College District
- Have received military service credit in any other retirement system.

What's Required?

Current State and school members must have:

- Served in active duty military at least one year
- Been honorably discharged
- Earned a minimum of one year of CalPERS service for each year of active duty military service credit requested (four-year maximum).

Alternate Retirement Program (ARP) service does not count toward the years of earned CalPERS service credit unless you elect to transfer your ARP funds to CalPERS during your 47th to 49th month ARP election period or elect to purchase the service credit based on a present-value calculation after your election period.

Retired State and school members must have:

- Served in active duty military at least one year
- Been honorably discharged
- Retired with at least one year of CalPERS service for each year of active duty military service credit requested
- Retired on or after December 31, 1981
- Retired within 120 days of separation from a qualifying employer.

Your Military Leave of Absence

If you were granted a military leave of absence, entered active military duty within 90 days of leaving your CalPERS-covered employment, and then returned to CalPERS-covered employment (or were placed on a State civil service reemployment list) within six months of your discharge date, service credit may be posted to your account at no cost.

If you returned to employment after the six-month period, you will be required to pay a portion of the cost. There are no limitations on the amount of time that can be credited. However, you do need to request the service credit and provide us with a copy of your Military Service Record.

Note: Do not request your military leave of absence until you have returned to employment.

Requesting a Military Service Credit Purchase after Retirement

If you are already retired, the increase in benefits from a service credit purchase will become effective when CalPERS receives your election. It will not be retroactive to your retirement date.

Current members of a public agency whose employer contracts for this option:

- Must have served in active duty military
- May be eligible to purchase up to an **additional** six months of service credit, up to a maximum of four years.

Retired members of a public agency employer that contracts for this option must:

- Have served in active duty military
- Have retired within 120 days of separation from a qualifying employer
- Have retired before the effective date of their employer's contracting for the military benefit for active CalPERS members.

What's the Cost?

CalPERS determines the cost to purchase this service credit using the "present value" method, which is based on your highest monthly full-time pay rate and an average of any special compensation (for example, uniform allowance, holiday pay, longevity pay, etc.) your employer reports to CalPERS. This present value method provides CalPERS with the best estimate of the potential future final compensation figure that may be used at retirement for calculating your retirement benefit. We look at the projected retirement benefit increase you may receive from this additional service credit at retirement and then convert that to a lump sum cost in today's dollars.

Determining the increase to your future benefits involves a number of actuarial assumptions, including projected age at retirement, life expectancy, salary inflation, and the assumed rate of return on investments. These assumptions are the same assumptions we use to ensure that all our benefits are adequately funded.

CalPERS updates the actuarial tables used in this process as needed due to existing benefit changes, new benefits mandated by law, or changes in assumptions to reflect our current best estimate of future outcomes based on the most recent experience study.

Note that your election to purchase service credit is irrevocable. Once we process your election to purchase service credit, any future changes to the assumptions will not affect the cost of your service credit purchase.

You can use our online Service Credit Cost Estimator to get an estimate of the cost of purchasing this service.

What's Next?

Gather your military service information. Then complete Sections 1–3 of the request form. In all cases, you must submit supporting documentation (e.g., copy of Military Discharge Documents, DD-214, Certification of Military Service record, etc.) to CalPERS for all active duty periods, along with the request form. You can obtain a copy of your discharge document from:

National Personnel Records Center

Military Personnel Records
9700 Page Avenue
St. Louis, MO 63132-5100
<http://www.archives.gov>

You can also complete and mail in Standard Form 180, available on their website.

..... or

U.S. Marine Corps Services

Commandant Headquarters
U.S. Marine Corps Personnel Management Support Branch (MM SB-10)
2008 Elliot Road
Quantico, VA 22134-5030



Request for Service Credit Cost Information— Military Service

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

Name of Member (Last Name, First Name, Middle Initial)

Social Security Number or CalPERS ID

Section 1

If we have provided cost information to you in the past for this service credit, check the Yes box and indicate the date your request was submitted. If you have submitted a retirement application, check the Yes box and indicate your planned retirement date.

If you were employed by a CalPERS-covered employer and were granted a leave of absence to enter the military, check the Yes box and indicate your employer's name.

About You

Former Name (if applicable) () Daytime Phone

Mailing Address

City State ZIP Code Current Employer

Have you requested this cost information before? ☐ No ☐ Yes Requested Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes Retirement Date (mm/dd/yyyy)

Were you employed by a CalPERS-covered employer and granted a leave of absence to enter the military?

☐ No ☐ Yes Employer

Are you a member of a public retirement system in California other than CalPERS? ☐ No ☐ Yes

Name of System

Section 2

List your active duty military service dates from your Military Certification.

Military Active Duty Service Dates (attach certification)

Armed Forces Branch Enlistment Date (mm/dd/yyyy) Discharge Date (mm/dd/yyyy)

Armed Forces Branch Enlistment Date (mm/dd/yyyy) Discharge Date (mm/dd/yyyy)

Armed Forces Branch Enlistment Date (mm/dd/yyyy) Discharge Date (mm/dd/yyyy)

Section 3

Sign and date the request form. Make a copy for your records.

Attach a copy of your military discharge or leave of absence documents.

Member Certification

I hereby certify that the above information is true and correct.

Member Signature

Date (mm/dd/yyyy)

Mail to:

CalPERS Customer Account Services Division • P.O. Box 4000, Sacramento, California 95812-4000

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PEACE CORPS, AMERICORPS*VISTA, OR AMERICORPS SERVICE CREDIT

If you are an active or inactive CalPERS member, you may be eligible to purchase service credit for up to three years of service in the Peace Corps, AmeriCorps*VISTA (Volunteers In Service To America), or in AmeriCorps.

Who Is Eligible?

You can purchase Peace Corps, AmeriCorps*VISTA, and AmeriCorps service credit if:

- You are a State or school member
- You are a public agency member and your employer contracts to provide this option.

You cannot purchase Peace Corps, AmeriCorps*VISTA, or AmeriCorps service credit if:

- You are retired
- You do not have certification of your dates of service
- Your public agency employer does not include this option in its CalPERS contract.

What's Required?

- You must be able to provide documentation certifying dates of service.

What's the Cost?

CalPERS determines the cost to purchase this service credit using the “present value” method, which is based on your highest monthly full-time pay rate and an average of any special compensation (for example, uniform allowance, holiday pay, longevity pay, etc.) your employer reports to CalPERS. This present value method provides CalPERS with the best estimate of the potential future final compensation figure that may be used at retirement for calculating your retirement benefit. We look at the projected retirement benefit increase you may receive from this additional service credit at retirement and then convert that to a lump sum cost in today's dollars.

Determining the increase to your future benefits involves a number of actuarial assumptions, including projected age at retirement, life expectancy, salary inflation, and the assumed rate of return on investments. These assumptions are the same assumptions we use to ensure that all our benefits are adequately funded.

CalPERS updates the actuarial tables used in this process as needed due to existing benefit changes, new benefits mandated by law, or changes in assumptions to reflect our current best estimate of future outcomes based on the most recent experience study.

Note that your election to purchase service credit is irrevocable. Once we process your election to purchase service credit, any future changes to the assumptions will not affect the cost of your service credit purchase.

You can use our online Service Credit Cost Estimator to get an estimate of the cost of purchasing this service.

What's Next?

Step 1

Gather your volunteer service information. You can request a certification letter from:

Peace Corps

Attn: Certifying Officer
Volunteer & Staff Payroll Services Division
1111 20th Street, NW
Washington, DC 20526

*AmeriCorps*VISTA/AmeriCorps*

Attn: CNCS/AmeriCorps*VISTA
Certifying Officer
1201 New York Avenue, N.W.
Washington, DC 20525

Step 2

The documents you need to make a Peace Corps, AmeriCorps*VISTA, or AmeriCorps purchase are available only on the CalPERS website. You will need to visit the site to get the request form and to complete a cost estimate.

Calculate and print a copy of your service credit purchase cost estimate using our online Service Credit Cost Estimator. You'll also need to print a copy of the required Request for Service Credit Cost Information—Peace Corps, AmeriCorps*VISTA, or AmeriCorps request form, which is available in the CalPERS On-Line Forms and Publications Center.

Step 3

Attach to your request form a copy of your cost estimate that you completed on our website.

Step 4

Mail copies of your request form, your online service credit purchase estimate calculation, and a copy of your certification letter from the Peace Corps, AmeriCorps*VISTA or AmeriCorps to CalPERS at the address shown on the form.

REDEPOSIT OF WITHDRAWN CONTRIBUTIONS

If you were previously a CalPERS member, left your CalPERS-covered employer, and took a refund of your contributions and interest, you may be eligible to redeposit these funds and restore those years of service credit.

Who's Eligible?

You can redeposit funds you previously withdrew from CalPERS if:

- You are an active CalPERS member
- You are an inactive CalPERS member with service credit still on account
- You are a member of a reciprocal California public retirement system (see next page)
- You are a member whose ex-spouse or former domestic partner was awarded a portion of your account as part of a community property judgment or settlement **and** received a refund of the contributions.

You cannot redeposit if:

- Your service was with **another** public retirement system (not CalPERS). (You may want to contact that system to find out whether you can purchase service credit with them.)
- You have previously purchased this service credit with CalPERS
- You are now an active or inactive CalPERS member, but the agency you previously worked for does not **currently** contract with CalPERS
- You received credit for this CalPERS time under another public retirement system
- You are retired.

What's Required?

If you withdrew contributions for one or more membership periods in **one withdrawal**, you must redeposit in **one** redeposit election. If you made **separate** withdrawals of your contributions for **one** or more membership periods, you can redeposit in one redeposit election or in **separate** redeposit elections. If you choose to make separate redeposit elections, you must begin with the most recent withdrawal and end with the oldest.

What's the Cost?

CalPERS calculates the amount of the refund, plus interest, compounded annually to the date you make the purchase. You can use the online Service Credit Cost Estimator on the CalPERS website to get an idea of the cost for purchasing this service.

What's Next?

Gather your employment history information for the time (or times) you withdrew your CalPERS contributions. Then complete the request form.

Members of the following California public retirement systems may be eligible to redeposit funds they withdrew from CalPERS:

Non Reciprocal Retirement Systems

State Teachers' Retirement System
Legislators' Retirement System
Judges' Retirement System
Judges' Retirement System II
University of California Retirement System

Reciprocal Public Agencies

City of Concord
Contra Costa Water District
City of Costa Mesa (safety only)
East Bay Municipal Utility District
East Bay Regional Park District (safety only)
City of Fresno
City of Los Angeles
Los Angeles County Metropolitan Transportation Authority
(Non-Contract Employees' Retirement Income Plan)
City of Oakland (non-safety only)
City of Pasadena Fire and Police Retirement System
City of Sacramento
City of San Clemente (non-safety only)
City of San Diego
City & County of San Francisco
City of San Jose
San Luis Obispo County

Reciprocal 1937 Act Counties

Alameda	Sacramento
Contra Costa	San Bernardino
Fresno	San Diego
Imperial	San Joaquin
Kern	San Mateo
Los Angeles	Santa Barbara
Marin	Sonoma
Mendocino	Stanislaus
Merced	Tulare
Orange	Ventura

For more information, refer to the CalPERS publication, *A Guide to CalPERS When You Change Retirement Systems*.

Step 1

Complete Section 1 of the Request form:

- Fill in your current mailing information.
- If we have provided cost information to you in the past for this type of service credit purchase, check the “Yes” box and indicate the date your request was submitted.
- If you have submitted a retirement application, check the “Yes” box and indicate your planned retirement date.
- If you are a member of a public retirement system in California other than CalPERS, check the “Yes” box and write in the name of the system.

Complete Section 2 of the Request Form

List all periods of employment for which you withdrew contributions.

Complete Section 3 of the Request Form

Sign and date the request form.

If you are currently an active or inactive CalPERS member, go directly to Step 3. If you are currently in another retirement system, go to Step 2.

Step 2

Give the form to your current retirement system to complete Sections 4, 5, and 6 (your Personnel Office can give you the address). When the system returns it to you, continue to Step 3.

Step 3

Submit the completed request form to CalPERS. Be sure to make a copy for your records, and mail the original to CalPERS using the address shown on the form.



Request for Service Credit Cost Information — Redeposit of Withdrawn Contributions

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

Name of Member (Last Name, First Name, Middle Initial)

Social Security Number or CalPERS ID

Section 1

Please include
your full first and last
name, followed by
your middle initial.

About You

Former Name (if applicable)

()
Daytime Phone

Mailing Address

City

State

ZIP Code

Current Employer

Have you requested this cost information before? ☐ No ☐ Yes

Requested Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes

Retirement Date (mm/dd/yyyy)

Are you a member of a public retirement system in California other than CalPERS? ☐ No ☐ Yes

Name of System

Section 2

Please include the month,
day, and year for all
dates as: mm/dd/yyyy.
Do not abbreviate your
employer's name.

Employment Information

List all periods of employment for which you withdrew contributions.

Employer

From (mm/dd/yyyy)

To (mm/dd/yyyy)

Employer

From (mm/dd/yyyy)

To (mm/dd/yyyy)

Employer

From (mm/dd/yyyy)

To (mm/dd/yyyy)

Employer

From (mm/dd/yyyy)

To (mm/dd/yyyy)

☐ A portion of my CalPERS funds were transferred due to a community property settlement agreement, and these funds have since been withdrawn by my former spouse or domestic partner.

☐ During the first two years of my employment, a portion of my Alternate Retirement Program funds were awarded to a former spouse or domestic partner due to a community property settlement.

Section 3

If you are currently a
CalPERS member, sign
the form, make a copy
for your records, and
mail the original to the
address shown on the
back of this form.

Member Certification

I hereby certify that the above information is true and correct.

Member Signature

Date (mm/dd/yyyy)

Note: If you are a member of another California public retirement system and currently not a CalPERS member, forward this form to your current retirement system for completion of Sections 4, 5 and 6 before returning to CalPERS. For more information, see the publication *A Guide to CalPERS When You Change Retirement Systems*.

Your Name

Social Security Number or CalPERS ID

Section 4

This form is used to
obtain the member and
employment information
required to redeposit
withdrawn CalPERS
contributions and establish
reciprocity with your
current retirement system.

Retirement System Certification (To be completed by member's current retirement system.)

Retirement System

Address

City

State

ZIP Code

Employer

Address

City

State

ZIP Code

Section 5

Member Employment History

First Appointment Date (mm/dd/yyyy)

Effective Date of Membership in Your System (mm/dd/yyyy)

Current Pay Rate & Time Base

Total Service Credit in Your System

Is the member retired/retiring? ☐ No ☐ Yes

Date of Retirement (mm/dd/yyyy)

Is the CalPERS service noted in Section 2 already credited in your system? ☐ No ☐ Yes

Is the employee currently a member of your system? ☐ No ☐ Yes

Section 6

Please return this request
form to the member.

Statement & Signature of Retirement System Representative

I hereby certify that the above information is true and correct.

Your Signature

Social Security Number or Tax Identification Number of the Member

Date (mm/dd/yyyy)

Printed Name

Title

()
Daytime Phone

()
FAX

Mail to:

CalPERS Customer Account Services Division • P.O. Box 4000, Sacramento, California 95812-4000

SERVICE PRIOR TO MEMBERSHIP, CETA & FELLOWSHIP SERVICE

Employment with a CalPERS-covered employer before becoming a CalPERS member may be creditable. Service Prior to Membership (SPM) credit may be available for employment which did not qualify for membership, usually because of a limited time base or term of employment. Time spent working for a federal or State employer under the Comprehensive Employment & Training Act (CETA) or time spent in the Assembly, Senate, Executive, or Judicial Administration in a Fellowship program may also be available.

Who's Eligible?

If you are now an active or inactive CalPERS member, you may be able to purchase service time if you worked:

- For a CalPERS-covered employer as a seasonal, temporary, part-time, or intermittent employee, but were not a CalPERS member
- Under CETA for a federal or State-sponsored program from 1973 to 1982, such as the Public Employee Program, Public Service Employment, Disabled Veterans' Outreach Program, Public Service Employment Program, or Cal Esteem
- Under the Assembly, Senate, Executive, or Judicial Administration Fellowship program.

You cannot purchase CalPERS service time if:

- The agency where the service was earned does not currently have a contract with CalPERS
- Your service is excluded by law or by the employer's contract with CalPERS
- You worked at a school in a **certified** position (you may want to contact the State Teachers' Retirement System to find out if you can purchase service with that system)
- You worked at the University of California **after** October 1, 1963 (you may want to contact the University of California Retirement Plan to find out if you can purchase service with that system)
- You work for a contracting agency that does not provide the Fellowship service credit type option
- You are retired.

What's Required?

- You must be an active or inactive CalPERS member and be able to provide CalPERS with documentation certifying your dates of service.

What's the Cost?

SPM

The cost of Service Prior to Membership is based on your pay rate and contribution rate on the date you became a member (after you rendered the service). Interest will be compounded annually to the date you make the purchase.

You can use the Service Credit Cost Estimator on the CalPERS website to get an idea of the cost of purchasing this type of service credit.

CETA

CalPERS determines the cost to purchase this service credit using the “present value” method, which is based on your highest monthly full-time pay rate and an average of any special compensation (for example, uniform allowance, holiday pay, longevity pay, etc.) your employer reports to CalPERS. This present value method provides CalPERS with the best estimate of the potential future final compensation figure that may be used at retirement for calculating your retirement benefit. We look at the projected retirement benefit increase you may receive from this additional service credit at retirement and then convert that to a lump sum cost in today's dollars.

Determining the increase to your future benefits involves a number of actuarial assumptions, including projected age at retirement, life expectancy, salary inflation, and the assumed rate of return on investments. These assumptions are the same assumptions we use to ensure that all our benefits are adequately funded.

CalPERS updates the actuarial tables used in this process as needed due to existing benefit changes, new benefits mandated by law, or changes in assumptions to reflect our current best estimate of future outcomes based on the most recent experience study.

Note that your election to purchase service credit is irrevocable. Once we process your election to purchase service credit, any future changes to the assumptions will not affect the cost of your service credit purchase.

Fellowship

The cost of crediting your Fellowship program service depends on the dates of that service and the program in which you participated in.

- Participants in the Assembly, Senate, and Executive Fellowship Programs have been excluded from membership since October 14, 1991.
- Participants in the Judicial Administration Fellowship Program have been excluded from membership since January 1, 2003.

If you rendered your Fellowship service **before** the applicable exclusion, we will use the costing method that is used for Service Prior to Membership. If after, we will use the costing method that is used for CETA.

What's Next?

Gather your employment history information for the time that you worked for a CalPERS-covered employer before becoming a CalPERS member. Then complete the request form following the steps shown.

Step 1

Complete Section 1 of the Request form:

- Fill in your current mailing information.
- If we have provided cost information to you in the past for this type of service credit purchase, check the "Yes" box and indicate the date your request was submitted.
- If you have submitted a retirement application, check the "Yes" box and indicate your planned retirement date.
- Indicate if you were compensated or paid for this employment.
- If you are a member of a public retirement system in California other than CalPERS, check the "Yes" box and write in the name of the system.

Complete Section 2 of the Request Form

Indicate the employer name where the service was earned and list all periods of employment you are requesting credit for Service Prior to Membership.

Complete Section 3 of the Request Form

Sign and date the request form.

Step 2

Give the form to the employer you worked for when the service was earned so they can complete Sections 4 through 6 on page 2 of the form. When you receive it back, continue to Step 3.

Step 3

Mail the original to CalPERS at the address shown on the form. Be sure to make a copy for your records.

Completing Your Request

If your Service Prior to Membership was with the State or with a California State University, complete Steps 1 and 3.

For service with the Senate Assembly and Joint Rules Committees, as well as for service with those agricultural associations that don't use the Uniform State Payroll System, complete Steps 1 through 3.

If your Service Prior to Membership was with the University of California (prior to October 1, 1963), a public agency, school, or fellowship service, complete Steps 1 through 3.

In some instances service with the State may still require employer certification. We will notify you if that is needed in your case.



Request for Service Credit Cost Information— Service Prior to Membership, CETA & Fellowship

888 CalPERS (or 888-225-7377) • TTY: (877) 249-7442

Name of Member (Last Name, First Name, Middle Initial)

Social Security Number or CalPERS ID

Section 1

If we have provided cost information to you in the past for this service credit, check the **Yes** box and indicate the date you submitted your request. If you have submitted a retirement application, check the **Yes** box and indicate your planned retirement date.

About You

()
Former Name (if applicable) Daytime Phone

Mailing Address

City State ZIP Code Current Employer

Have you requested this cost information before? ☐ No ☐ Yes Requested Date (mm/dd/yyyy)

Have you submitted a retirement application? ☐ No ☐ Yes Retirement Date (mm/dd/yyyy)

Were you compensated for this employment? ☐ No ☐ Yes

Are you a member of a reciprocal agency? ☐ No ☐ Yes If yes, what agency?

Section 2

List the name and address of the employer where the service was earned. If this was a certificated position, contact the State Teachers' Retirement System.

Prior Employment Information

Employer

Address

City State ZIP Code

Was this service rendered under the Comprehensive Employment & Training Act from 1973 to 1982? ☐ No ☐ Yes

Was this service rendered under a fellowship program? ☐ No ☐ Yes Name of Program

Was service rendered as a 10-month employee? ☐ No ☐ Yes

Employment From (mm/dd/yyyy) To (mm/dd/yyyy) Location

Position Title Hours Worked Per Month OR Time Base/Fraction of Full Time

Employment From (mm/dd/yyyy) To (mm/dd/yyyy) Location

Position Title Hours Worked Per Month OR Time Base/Fraction of Full Time

Employment From (mm/dd/yyyy) To (mm/dd/yyyy) Location

Position Title Hours Worked Per Month OR Time Base/Fraction of Full Time

Section 3

Member Certification

I hereby certify that the above information is true and correct.

Signature Date (mm/dd/yyyy)

- If the service was performed for the State of California or a California State University, **stop**. Sign this form on the line above and mail it to CalPERS.
- If the service was performed for the University of California, a CalPERS-covered public agency, or a school, forward this request form to the appropriate employer for completion of Page 2 before returning to CalPERS.

Your Name

Social Security Number or CalPERS ID

Section 4

If the service was performed for the State of California or California State University, employer certification is not required.

Employer Certification

Do you agree that the member-provided information in Section 2 is true, correct, and provides CalPERS with all the necessary information to apply any exclusions to CalPERS membership? ☐ No ☐ Yes

If yes, continue to Section 6 to complete employer certification.

If no, provide the following information:

Position Type ☐ Seasonal ☐ Limited Term ☐ On-call ☐ Intermittent ☐ Permanent

Position Title

Employment From (mm/dd/yyyy)

To (mm/dd/yyyy)

Time Base ☐ Full time ☐ Part time ☐ Hourly ☐ Fraction of full time

Average Number of Days or Hours Per Month _____ ☐ Days ☐ Hours

Average Percentage or Fraction of Time Worked Per Month _____

For Teachers Assistants in a credential program only:

Was this person employed pursuant to Section 44926 of the Education Code? ☐ No ☐ Yes

If applicable, complete Section 5, or else continue to Section 6 to complete employer certification.

Section 5

Complete Section 5 only if the employee was full time, worked more than 1,000 hours in a fiscal year (July 1 through June 30), or did not work a consistent time base and could not be listed above.

Member Employment History (Fill in below or attach separate sheet)

Employment From (mm/dd/yyyy)	Employment To (mm/dd/yyyy)	Position Title
Pay Rate (Hourly/Daily/Monthly)	Time Worked (Hours Per Day)	Time Worked (Earnings)
Employment From (mm/dd/yyyy)	Employment To (mm/dd/yyyy)	Position Title
Pay Rate (Hourly/Daily/Monthly)	Time Worked (Hours Per Day)	Time Worked (Earnings)
Employment From (mm/dd/yyyy)	Employment To (mm/dd/yyyy)	Position Title
Pay Rate (Hourly/Daily/Monthly)	Time Worked (Hours Per Day)	Time Worked (Earnings)
Employment From (mm/dd/yyyy)	Employment To (mm/dd/yyyy)	Position Title
Pay Rate (Hourly/Daily/Monthly)	Time Worked (Hours Per Day)	Time Worked (Earnings)

Continue to Section 6.

Section 6

Please return this form to the member.

Statement & Signature of Personnel or Payroll Officer

I hereby certify that the above information is true and correct. I understand this provides CalPERS with the information it needs to determine and apply all appropriate service credits, and that there is a potential for employer liability if this certification results in a change in employment history relied upon by CalPERS.

Signature

Title

Date (mm/dd/yyyy)

Printed Name

Daytime Phone

FAX

Mail to:

CalPERS Customer Account Services Division • P.O. Box 4000, Sacramento, California 95812-4000

BECOME A MORE INFORMED MEMBER

CalPERS On-Line

Visit our website at www.calpers.ca.gov for more information on all your benefits and programs.

Reaching Us By Phone

Call us toll free at **888 CalPERS** (or 888-225-7377).

Monday through Friday, 8:00 a.m. to 5:00 p.m.

TTY: (877) 249-7442

my|CalPERS

Stay informed and be in control of the information you want and need — with my|CalPERS!

my|CalPERS is the personalized and secure website that provides all your retirement, health, and financial information in one place. Take advantage of the convenience of 24/7 access to learn more about CalPERS programs and services that are right for you in your career stage. With my|CalPERS, you can:

- Get quick and easy access to all your account information.
- Manage and update your contact information and online account profile.
- Access information about your health plan and family members enrolled in your plan.
- See all the information you need to make health plan decisions.
- View, print, and save online statements.
- Go “green” by opting out of receiving future statements by mail.
- Use financial planning tools to calculate your retirement benefit estimate and estimate your service credit cost
- Keep informed with CalPERS news so you don’t miss a thing.

CalPERS Education Center

my|CalPERS is your gateway to the CalPERS Education Center. Whether you’re in the early stages of your career, starting to plan your retirement, or getting ready to retire, visit the CalPERS Education Center to:

- Take online classes that help you make important decisions about your CalPERS benefits and your future.
- Register for instructor-led classes at a location near you.
- Download class materials and access information about your current and past classes.
- Browse our retirement fair schedule.
- Make a personal appointment with a retirement counselor.

Log in today at my.calpers.ca.gov.

Visit Your Nearest CalPERS Regional Office

Visit the CalPERS website for directions to your local office.
Monday to Friday, 8:00 a.m. to 5:00 p.m.

Fresno Regional Office

10 River Park Place East, Suite 230
Fresno, CA 93720

Glendale Regional Office

Glendale Plaza
655 North Central Avenue, Suite 1400
Glendale, CA 91203

Orange Regional Office

500 North State College Boulevard, Suite 750
Orange, CA 92868

Sacramento Regional Office

Lincoln Plaza East
400 Q Street, Room E1820
Sacramento, CA 95811

San Bernardino Regional Office

650 East Hospitality Lane, Suite 330
San Bernardino, CA 92408

San Diego Regional Office

7676 Hazard Center Drive, Suite 350
San Diego, CA 92108

San Jose Regional Office

181 Metro Drive, Suite 520
San Jose, CA 95110

Walnut Creek Regional Office

1340 Treat Blvd., Suite 200
Walnut Creek, CA 94597

INFORMATION PRACTICES STATEMENT

The Information Practices Act of 1977 and the Federal Privacy Act require the California Public Employees' Retirement System to provide the following information to individuals who are asked to supply information. The information requested is collected pursuant to the Government Code (Sections 20000, et seq.) and will be used for administration of the CalPERS Board's duties under the California Public Employees' Retirement Law, the Social Security Act, and the Public Employees' Medical and Hospital Care Act, as the case may be. Submission of the requested information is mandatory. Failure to supply the information may result in the System being unable to perform its function regarding your status and eligibility for benefits. Portions of this information may be transferred to State and public agency employers, State Attorney General, Office of the State Controller, Teale Data Center, Franchise Tax Board, Internal Revenue Service, Workers' Compensation Appeals Board, State Compensation Insurance Fund, County District Attorneys, Social Security Administration, beneficiaries of deceased members, physicians, insurance carriers, and various vendors who prepare the microfiche or microfilm for CalPERS. Disclosure to the aforementioned entities is done in strict accordance with current statutes regarding confidentiality.

You have the right to review your membership file maintained by the System. For questions concerning your rights under the Information Practices Act of 1977, please contact the Information Practices Act Coordinator, CalPERS, 400 Q Street, P.O. Box 942702, Sacramento, CA 94229-2702.

While reading this material, remember that we are governed by the Public Employees' Retirement Law and the Alternate Retirement Program provisions in the Government Code, together referred to as the Retirement Law. The statements in this publication are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this publication, any decisions will be based on the law and not this publication. If you have a question that is not answered by this general description, you may make a written request for advice regarding your specific situation directly to CalPERS.

NOTES

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California Public Employees' Retirement System

400 Q Street
P.O. Box 942701
Sacramento, CA 94229-2701

888 CalPERS (or 888-225-7377)

www.calpers.ca.gov

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